UNITED STATES DISTRICT COURT WESTERN DISTRICT OF MICHIGAN SOUTHERN DIVISION

In re:	
RORY MICHAEL KOTYUK	Bankruptcy Case No. 09-06741
Debtor,	Adversary Proceeding No. 10-80591
SCOTT A. CHERNICH,	
Plaintiff,	Case No. 1:11-cv-326
v.	HON. JANET T. NEFF
RHONDA CAYO,	
Defendant.	
ORDER APPROVING REPORT AND RECOMMENDATION	
The court has reviewed the Report and Recommendation (Dkt 1) filed by the United States	
Bankruptcy Judge in this action regarding the Trustee's Motion for Default Judgment against	
defendant Rhonda Cayo. No objections have been filed. Therefore,	
IT IS ORDERED that the Report and Recommendation of the Bankruptcy Judge, filed	
March 29, 2011, is approved and adopted as the opinion of the court.	
IT IS FURTHER ORDERED that the Trustee's Motion is GRANTED and judgment is	
entered in favor of the Plaintiff Trustee in the amount of \$8,000.00, plus costs in the amount of	
\$250.00, for the reasons stated in the Report and Recommendation.	

/s/Janet T. Neff JANET T. NEFF

UNITED STATES DISTRICT JUDGE

Dated: April 27, 2011